

PATENT
Attorney Docket No. 05997.0013-03



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Paul A. THOMAS et al.)	Group Art Unit: 3696
)	
Application No.: 10/813,260)	Examiner: Samica L. Norman
)	
Filed: March 31, 2004)	
)	
For: RISK-BASED REFERENCE POOL)	Confirmation No.: 5447
CAPITAL REDUCING SYSTEMS)	
AND METHODS)	

BOX AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL OFFICE ACTION

In reply to the final Office Action mailed August 25, 2009, the date for responding being January 25, 2010, with a two-months extension and appropriate fee payment filed herewith, and pursuant to 37 C.F.R. § 1.116, Applicants propose that this application be amended as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment section of this paper.